

Title	Customer Services Officer	Approval Date	July 2023
Business Unit	Customer Services	Location	Levin
Reporting to	Team Leader – Customer Services	Direct Report	Nil

Overview of Role

- The Customer Services Officer’s primary objective is to deliver an exceptional customer experience; whilst also providing support to the Credit & Lending teams with the products and services they supply to our valued customers.
- The Customer Services Officer should be customer focused in their approach to everyday tasks and interactions that directly impact the customer, with a clear emphasis on customers being at the heart of all we do at Oxford Finance.
- The Customer Services Officer will work towards achieving performance objectives and results through the Levin branch as set by the Team Leader. Relationship building and negotiation skills will be core strengths and called upon daily in the role.

Other key focuses of the role are:

- Contributing with team engagement to become a high performing Customer Services team.
- Developing good operational relationships with internal business units, working cohesively together to achieve the same goals.
- Partake in training and feedback sessions with the Team Leader – Customer Services, to identify training needs opportunities and improve self-development.
- Collaborate with other team members within the branch and make suggestions for business improvements that directly impact on our customers.

Company Values

The Customer Services Officer will be expected to operate in line with our company values which are:

- Integrity – do the “right” thing
- Team – together we are up for it
- Customer driven – put yourself in their shoes
- Passion – an “anything is possible” attitude

Relationships

Internal	External
<ul style="list-style-type: none"> • Chief Operations Officer, National Credit Manager, Levin Branch Manager, Compliance & Audit team, Lending team, Credit Services Team, Legal Recoveries & Collections Team, Oxford staff within other branches. 	<ul style="list-style-type: none"> • Agents • Clients & Customers • Turners Auctions – Referral Partner • Autosure – Insurance Partner • Turners IT

Key Accountabilities

Accountabilities	Performance Measures
Operational Performance	
<ul style="list-style-type: none"> • Act as a frontline first response team member to manage all general enquiries coming into the call centre from our customers. • Priority 1 phone queue responsibility for inbound phone calls (general customer enquiries) handled promptly and efficiently. Where the account is in arrears, these calls are to be warm transferred through to the relevant account manager. 	<ul style="list-style-type: none"> • Team Leader Feedback • Individual measurement and monitoring tools • Up to date training manuals available to staff • Phone Queue service levels reporting • Phone calls answered within agreed service levels

Accountabilities	Performance Measures
<ul style="list-style-type: none"> • Warm transferring of misdirected calls to other departments such as Lending, Commercial or Legal Recoveries & Collections. • Ensure that all follow-up tasks are recorded and actioned in a timely manner, and Account Managers are notified of tasks and actions requiring completion. • Adopts a collaborative approach to assist other members of the team with their workloads, meeting agreed service levels where appropriate. • Maintain a working knowledge of all relevant regulatory acts and requirements. • Processing everyday customer enquiries such as: Loan balance / statement requests, change of ownership, updating of customer details such as mailing address and/or email address, direct debit changes, request for loan contracts. (This list of tasks will be expanded once the team's capabilities have been fully integrated). • Processing settlement quotes accurately. • Processing insurance related enquiries and following up on unpaid premiums and/or cancellations. • General management of all email inboxes associated with general customer enquiries, i.e. credit@oxf.co.nz and info@oxf.co.nz • Accountability of mail received into the call centre such as insurance notices and return to sender mail. • Closed loan reports, pending closures and processing of refunds, releasing of security once loans are finalised and issuing of loan completion letters. 	<ul style="list-style-type: none"> • Account log notes are maintained for accuracy, recording all notes efficiently and with good attention to detail.
Partner Relationships	
<ul style="list-style-type: none"> • Developing and nurturing relationships with key partners e.g. Agents, Turners & Autosure in line with other divisions. 	<ul style="list-style-type: none"> • Partner feedback and regular meetings, measurement and monitoring against plans.
Compliance & Risk Management	
<ul style="list-style-type: none"> • Maintain strong compliance and integrity records in line with the company's legislative requirements and company policy • Identify and take ownership of any risk related issues, and proactively advise Management of these promptly to address them. 	<ul style="list-style-type: none"> • Maintains a strong compliance and integrity in line with the company's legislative requirements and company policy • Risk related issues are identified and recorded, and proactively advises Management of these promptly to address them.
Personal development	
<ul style="list-style-type: none"> • Attends relevant and value adding training courses and programs in consultation with the Team Leader 	<ul style="list-style-type: none"> • Achieve required growth and maintenance of contemporary knowledge, as determined in discussion with, and by the Team Leader

Accountabilities	Performance Measures
Health & Safety	
<ul style="list-style-type: none"> Ensures own safety and the safety of others around Turners businesses Prompts and openly discusses H&S at team meetings Follows all Turners and 'best practice' safe work procedures, practices and instructions Immediately/promptly reports all work related hazards, accidents, incidents, near miss, injuries and illness Ensures their work area is free of potential hazards 	<ul style="list-style-type: none"> Actively contributes to achieving operational H&S Objectives Meet standards as determined by the Team Leader, and/or the Turners H&S Officer
General	
<ul style="list-style-type: none"> Any other duties as and when required to ensure continuity of business 	

Qualifications and Experience

Essential

- NCEA Level 2 English and Maths or equivalent
- 2 years' experience in a Customer Services based role
- Computer literacy
- Intermediate Microsoft Office in Outlook, PowerPoint, Word and Excel

Specific Requirements

- Legal right to work in NZ as defined by Immigration NZ

Competencies

- Communication Skills (Verbal)** – Orally communicates ideas, instructions, and information so that they are clearly understood by others in formal or informal situations
- Communications Skills (Written)** – Writes clear, concise, and grammatically correct presentations, that others can easily understand
- Initiative** – A bias for taking action, making decisions and proactively doing things for both current and future opportunities.
- Interacting with People** – Relates well with people from a wide variety of backgrounds.
- Managing Up** – Demonstrates the ability to effectively manage upward through recognising when it involves one's manager, what type and amount of information to share, and how best to implement goals and objectives
- Networking** – Builds strong working relationships with others outside one's team to enlist the support of both people and resources to complete tasks
- Personal Work Standards** – Establishes high personal work standards and works to achieve them because of high internal motivation
- Customer Service** – Understands the requirements of customer service and has the ability to maintain a high level of customer contact to meet servicing requirements of the role. Ability to handle enquires from customers
- Adaptability** – Responds positively to change. Maintains effectiveness when confronted with new work situations or the uncertainty and ambiguity that comes with change. Is open to new ideas, assignments and approaches.
- Accuracy** – prepares and carefully reviews reports etc. and ensures that they have internal consistency
- Attention to detail** – pays close attention to the details of a project or course of action
- Building and Leading Teams** – Knows the talent needs of the team and attracts the people who can meet those needs. Encourages collaboration among team members and between teams. Inspires team spirit and the commitment to achieve high standards of performance.

- **Building Competitive Advantage** – Drives performance by building a high performance culture. Focuses the organisation on key drivers that impact success. Builds a culture sensitive to the impact actions have on Turners profitability margin.
- **Commitment to Excel** – Challenges self and others to exceed standards and achieve extraordinary results. Is not easily deterred when obstacles or delays are encountered.
- **Customer and Personal Service** – Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.
- **Customer Operations** – Understands the basics of how customers operate their business, and uses this information in developing proposals/contracts, negotiations, and developing strategic goals. Uses market-driven principles as the basis for customer relations.
- **Customer Orientation** – Is focused on identifying and understanding customer needs. Expresses and acts on desire to assist others in a courteous and friendly manner.
- **Customer Trends** – Understand the factors/forces that shape customer trends; awareness of historical, current and projected industry trends; maintains a focus on quality and market-driven principles
- **Developing People** – Facilitates the development of others through personal involvement in coaching, mentoring and sponsorship. Creates an environment that fosters learning, growth and development to improve Turners capability to achieve the strategic vision.
- **Developing Teams** – Encourages collaboration and positive cohesion among team members and between teams. Inspires team spirit and the commitment to achieve high standards of performance.
- **General Business** – understands basic business principles in conducting one's duties (e.g. the importance of providing excellent customer service for commercial survival and profit) and applies the knowledge to achieve objectives.
- **Information Gathering** – Asks the appropriate questions and gathers necessary information which guarantees that all relevant facts will be considered before a decision is made or an action is initiated.
- **Maximising Individual Performance** – Gives clear directions and ensures others know what is expected of them. Monitors and reviews performance, providing support and guidance to ensure success. Enforces quality standards and agreed upon commitments, addressing performance problems in a timely, tactful, but direct manner.
- **Negotiation** – Explores interests and alternatives to reach results that gain the support and acceptance of all parties. Wins concessions without damaging relationships.
- **Office Administration** – The ability to lead an effective administration team in supporting other company staff in the development of new business while maintaining relationships with existing businesses.
- **Organising and Planning** – Organises and plans work in advance, deciding on the most efficient or convenient manner in which to do assigned tasks or projects
- **Automotive Knowledge** – Knowledge of vehicles more importantly around different models and ability to ascertain correct value.
- **Performance to Budget** – Makes sure work is done correctly, on time, and within budget, even if pressure has to be exerted on others to do so.
- **Problem Solving** – Understands the factors/forces that shape customer (internal and external) needs (including private and institutional customers), easily comprehends the customer's position and finds innovative and cost effective solutions to problems.
- **Report Preparation** – Efficiently prepares various statistical and/or other reports in a way that is clear and legible
- **Results Orientated** – Ability to get the job done, even if it means working outside the accepted channels – taking uncharted paths but not jeopardising the company.

Terms of Employment

The terms of appointment will be subject to a permanent individual employment agreement, and annual performance objectives and standards which will be discussed with, and set by the Team Leader or their representative.

The position description is valid upon sign off by the Team Leader or their representative, and acceptance of the position by the employee. This position description remains a dynamic document and may be reviewed from time to time by the Team Leader or their representative, as the requirements of, and other aspects impacting on the role change.

Agreed

Employee

Signed

Name

Date

Manager

Signed

Name

Date